

UNITED STATES BANKRUPTCY COURT

Northern District of Georgia

In Debtor(s)  
Re: **Ashley Ilyse Cody**  
154 Hillcrest Drive SE  
Austell, GA 30168

Case No.: **22-56414-pwb**  
Chapter: **7**  
Judge: **Paul W. Bonapfel**

**xxx-xx-8694**

**DISCHARGE OF DEBTOR(S) WITH ORDER APPROVING TRUSTEE'S REPORT OF NO  
DISTRIBUTION, CLOSING ESTATE AND DISCHARGING TRUSTEE**

It appearing that the debtor is entitled to a discharge, **IT IS ORDERED:** The debtor is granted a discharge under section 727 of title 11, United States Bankruptcy Code, (the Bankruptcy Code).

It further appears that the trustee in the above styled case has filed a report of no distribution and said Trustee has performed all other and further duties required in the administration of said estate; accordingly, it is hereby

**ORDERED** that the said estate is closed; that the Trustee is discharged from and relieved of said trust.



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Paul W. Bonapfel  
United States Bankruptcy Judge

Dated: November 28, 2022

Form 182

**SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION  
REGARDING THE BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE**

FORM 182 continued

### **EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE**

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

#### **Collection of Discharged Debts Prohibited**

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. [In a case involving community property: There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

This discharge does not affect any property of the estate as defined by section 541 of the Bankruptcy Code, and the automatic stay of section 362(a) of the Bankruptcy Code continues to apply to any property of the estate unless and until the automatic stay has been terminated by order of the court or expires pursuant to section 362(c) of the Bankruptcy Code. Such property remains subject to administration by the trustee on behalf of the bankruptcy estate.

#### **Debts That are Discharged**

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

#### **Debts that are Not Discharged.**

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

**This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.**

**This Bankruptcy Discharge is an important document that you should retain in the event a copy is needed in the future. If you request a copy from the Clerk's Office at a later date, you will be required to pay a fee.**

In re:  
Ashley Ilyse Cody  
Debtor

Case No. 22-56414-pwb  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 113E-9  
Date Rcvd: Nov 28, 2022

User: admin  
Form ID: 182

Page 1 of 3  
Total Noticed: 48

The following symbols are used throughout this certificate:

| Symbol | Definition   |
|--------|--|
| +      | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 30, 2022:

| Recip ID | Recipient Name and Address  |
|----------|---|
| db       | Ashley Ilyse Cody, 154 Hillcrest Drive SE, Austell, GA 30168  |
| 23946490 | ATLANTA POSTAL CREDI, 3900 CROWN RD, ATLANTA, GA 30304-9998   |
| 23946487 | + Afterpay US, Inc., c/o Corporation Service Company, 251 Little Falls Drive, Wilmington, DE 19808-1674 |
| 23946488 | + Allied Interstate, 460 N Mesa Dr, Suite 120, Mesa, AZ 85201-5974                                      |
| 23946491 | C&F FINANCE COMPANY, 5500 AUDUBON DR, HENRICO, VA 23231   |
| 23946497 | + Extra Space Storage, 2960 Lakewood Avenue, Atlanta, GA 30344-1838                                     |
| 23946502 | Gregory Cody, 154 Hillcrest Dr SE, Austell, GA 30168  |
| 23946505 | + Kaiser Permanente, 2525 Cumberland Pkwy., Atlanta, GA 30339-3915                                      |
| 23946506 | + Klarna Credit, PO BOX 8116, Columbus, OH 43201-0116   |
| 23946508 | + MACYS/CITIBANK, N.A., PO BOX 6789, SIOUX FALLS, SD 57117-6789   |
| 23946514 | + PIONEER MCB, 3240 E TROPICANA, LAS VEGAS, NV 89121-7316   |
| 23946513 | Paypal, P.O. Box 89981064, El Paso, TX 79998  |
| 23946519 | SUNRISE BANK SELF LENDER, 2200 C/O SELF FINANCIAL, INC AUSTIN, TX 78701                                 |
| 23946524 | + U.S. DEPT OF ED - DIRECT, PO BOX 5609, GREENVILLE, TX 75403-5609                                      |
| 23946527 | + Zip Co US Inc, 228 Park Ave S, PMB 59872, New York, NY 10003-1502                                     |

TOTAL: 15

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address                 | Date/Time            | Recipient Name and Address  |
|----------|--|----------------------|---|
| cr       | + EDI: RMSC.COM                            | Nov 29 2022 01:13:00 | Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021 |
| 23946484 | + Email/Text: bankruptcy@1ffc.com          | Nov 28 2022 20:20:00 | 1ST FRANKLIN FINANCIAL, 7436 DOUGLAS BLVD STE B, DOUGLASVILLE, GA 30135-1506              |
| 23946485 | + Email/Text: bankruptcy@rentacenter.com   | Nov 28 2022 20:20:00 | ACCEPTANCENOW, 5501 HEADQUARTERS DR, PLANO, TX 75024-5837                                 |
| 23946489 | + EDI: GMACFS.COM                          | Nov 29 2022 01:13:00 | ALLY FINANCIAL, PO BOX 380901, BLOOMINGTON, MN 55438-0901                                 |
| 23946486 | + Email/Text: bankruptcy@acimacredit.com   | Nov 28 2022 20:20:00 | Acima Credit, 9815 S. Monroe ST, Sandy, UT 84070-4297                                     |
| 23946492 | + EDI: CAPITALONE.COM                      | Nov 29 2022 01:13:00 | CAPITAL ONE, PO BOX 31293, SALT LAKE CITY, UT 84131-0293                                  |
| 23946493 | + EDI: CAPONEAUTO.COM                      | Nov 29 2022 01:18:00 | CAPITAL ONE AUTO FINANCE, PO BOX 259407, PLANO, TX 75025-9407                             |
| 23946495 | + EDI: CITICORP.COM                        | Nov 29 2022 01:13:00 | CITICARDS CBNA, PO BOX 6217, SIOUX FALLS, SD 57117-6217                                   |
| 23946494 | + Email/Text: cswelch@chartway.com         | Nov 28 2022 20:20:00 | Chartway Federal CU, 160 S Newtown Rd., Virginia Beach, VA 23462-3202                     |
| 23946496 | + Email/Text: electronicbkydocs@nelnet.net | Nov 28 2022 20:20:00 | DEPT OF ED / NELNET, PO BOX 82561, LINCOLN, NE 68501-2561                                 |

District/off: 113E-9

User: admin

Page 2 of 3

Date Rcvd: Nov 28, 2022

Form ID: 182

Total Noticed: 48

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|----------|---|----------------------|--|
| 23946499 | + EDI: AMINFOFP.COM                                     | Nov 29 2022 01:18:00 | FIRST PREMIER BANK, 3820 N LOUISE AVE, SIOUX FALLS, SD 57107-0145  |
| 23946498 | + Email/Text: bankruptcy@1ffc.com                       | Nov 28 2022 20:20:00 | First Franklin, P.O. Box 426, Stockbridge, GA 30281-0426   |
| 23946500 | EDI: GADEPTOFREV.COM                                    | Nov 29 2022 01:13:00 | Georgia Department of Revenue, 1800 Century Blvd NE Suite 910, Atlanta, GA 30345                               |
| 23946501 | Email/Text: help@trygrain.com                           | Nov 28 2022 20:19:00 | GRAIN TECHNOLOGY, 505 14TH ST STE 900, OAKLAND, CA 94603   |
| 23946503 | EDI: IRS.COM  | Nov 29 2022 01:13:00 | IRS, Centralized Insolvency Operations, P.O. Box 7346, Philadelphia, PA 19101-7346                             |
| 23946504 | EDI: JPMORGANCHASE                                      | Nov 29 2022 01:13:00 | JPMCB CARD SERVICES, PO BOX 15369, WILMINGTON, DE 19850  |
| 23946507 | + Email/PDF: resurgentbknotifications@resurgent.com     | Nov 28 2022 20:18:23 | LVNV Funding, PO Box 740281, Houston, TX 77274-0281  |
| 23946509 | + Email/Text: bankruptcy@marinerfinance.com             | Nov 28 2022 20:19:00 | MARINER FINANCE, 8211 TOWN CENTER DR, NOTTINGHAM, MD 21236-5904  |
| 23946510 | + EDI: NAVIENTFKASMSERV.COM                             | Nov 29 2022 01:18:00 | NAVIENT, PO BOX 9655, WILKES BARRE, PA 18773-9655  |
| 23946511 | + EDI: NFCU.COM   | Nov 29 2022 01:18:00 | NAVY FEDERAL CR UN, 820 FOLLIN LN, VIENNA, VA 22180-4907   |
| 23946512 | + Email/Text: bankruptcy@oliphantfinancial.com          | Nov 28 2022 20:20:00 | Oliphant Financial, 9009 Town Center Pkwy, Bradenton, FL 34202-4185  |
| 23948216 | + EDI: RECOVERYCORP.COM                                 | Nov 29 2022 01:18:00 | PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  |
| 23946515 | Email/Text: Triage_Bankruptcy_Notices@progressive.com   | Nov 28 2022 20:19:00 | Progressive, P.O. Box 94504, Cleveland, OH 44101-4504  |
| 23946516 | Email/Text: bankruptcy@self.inc                         | Nov 28 2022 20:19:00 | SELF FINANCIAL INC / LEA, 901 E 6TH ST STE 400, AUSTIN, TX 78702   |
| 23946517 | + Email/Text: bankruptcy@wofco.com                      | Nov 28 2022 20:19:00 | SETOYOTA FIN DBA OF WOFC, PO BOX 91614, MOBILE, AL 36691-1614  |
| 23946518 | Email/Text: credit-bureau-reporting-disputes@sezzle.com | Nov 28 2022 20:19:00 | SEZZLE INC, 251 1ST AVE, MINNEAPOLIS, MN 55401   |
| 23946520 | + EDI: RMSC.COM   | Nov 29 2022 01:13:00 | SYNCB/PPC, PO BOX 965005, ORLANDO, FL 32896-5005   |
| 23946521 | + EDI: PHINGENESIS                                      | Nov 29 2022 01:18:00 | THE BANK OF MISSOURI/ MI, PO BOX 4499, BEAVERTON, OR 97076-4499  |
| 23946522 | + EDI: CITICORP.COM                                     | Nov 29 2022 01:13:00 | THE HOME DEPOT/CBNA, PO BOX 6497, SIOUX FALLS, SD 57117-6497   |
| 23946523 | + Email/Text: TFS_Agency_Bankruptcy@toyota.com          | Nov 28 2022 20:20:00 | TOYOTA MOTOR CREDIT, PO BOX 9786, CEDAR RAPIDS, IA 52409-0004  |
| 23947128 | Email/Text: USAGAN.Bankruptcy@usdoj.gov                 | Nov 28 2022 20:20:00 | United States Attorney, Northern District of Georgia, 75 Ted Turner Drive SW, Suite 600, Atlanta GA 30303-3309 |
| 23946525 | + EDI: BLUESTEM   | Nov 29 2022 01:18:00 | WEBBANK/FINGERHUT, 13300 PIONEER TRL, EDEN PRAIRIE, MN 55347-4120  |
| 23946526 | + Email/Text: bk@worldacceptance.com                    | Nov 28 2022 20:20:23 | WORLD FINANCE CORPORATIO, PO BOX 6429, GREENVILLE, SC 29606-6429   |

TOTAL: 33

District/off: 113E-9

User: admin

Page 3 of 3

Date Rcvd: Nov 28, 2022

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## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 30, 2022

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 28, 2022 at the address(es) listed below:

| Name                                | Email Address  |
|-------------------------------------|--|
| Jordan E. Lubin                     | jordan.lubin@laslawgroup.com christine.mcclure@laslawgroup.com;GA36@ecfbis.com;jel@trustesolutions.net |
| Karen King                          | on behalf of Debtor Ashley Ilyse Cody myecfkingnking@gmail.com;EcfmailR62760@notify.bestcase.com       |
| Office of the United States Trustee | ustpreion21.at.ecf@usdoj.gov   |

TOTAL: 3